- (1) A description of the principal benefits and coverage provided in the policy or contract;
- (2) A statement of the principal exclusions, reductions, and limitations contained in the policy;
- (3) A statement of the renewal provisions, including any reservation in the policy or contract of a right to change the schedule of premiums;
- (4) A STATEMENT AS TO WHETHER THE POLICY IS APPROVED UNDER THE MARYLAND PARTNERSHIP FOR LONG-TERM CARE PROGRAM UNDER TITLE 15, SUBTITLE 5-4 OF THE HEALTH GENERAL ARTICLE; AND
- [(4)](5) A statement that the outline of coverage is a summary of the policy of contract issued or applied for, and that the policy or contract should be consulted to determine the governing contractual provisions.
 - (c) A certificate issued pursuant to group long-term care insurance shall include:
- (1) A description of the principal benefits and coverage provided in the policy or contract;
- (2) A statement of the principal exclusions, reductions, and limitations of coverage contained in the policy or contract; [and]
- (3) A statement that the group master policy or contract determines governing contractual provisions; AND
- (4) A STATEMENT AS TO WHETHER THE POLICY IS APPROVED UNDER THE MARYLAND PARTNERSHIP FOR LONG-TERM CARE PROGRAM UNDER TITLE 15, SUBTITLE 5-4 OF THE HEALTH GENERAL ARTICLE.

Article - Health - General

SUBTITLE <u>5- 4.</u> MARYLAND PARTNERSHIP FOR LONG-TERM CARE PROGRAM <u>15-501.</u> <u>15-401.</u>

- (A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.
 - (B) "COMMISSIONER" MEANS THE INSURANCE COMMISSIONER.
- (C) "PROGRAM" MEANS THE MARYLAND PARTNERSHIP FOR LONG-TERM CARE PROGRAM.

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15-502. 15-402.

- (A) THERE IS A MARYLAND PARTNERSHIP FOR LONG-TERM CARE PROGRAM.
- (B) THE PURPOSES OF THE PROGRAM ARE TO:
- (1) PROVIDE INCENTIVES FOR INDIVIDUALS TO INSURE AGAINST THE COSTS OF PROVIDING FOR THEIR LONG-TERM CARE NEEDS;